

**Fill in this information to identify the case:**Debtor 1 Daniel HojloDebtor 2 \_\_\_\_\_  
(Spouse, if filing)United States Bankruptcy Court for the: EASTERN DISTRICT OF PENNSYLVANIACase number 18-16102**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Bank of America, N.A.

Court claim no. (if known): \_\_\_\_\_

**Date of payment change:**Must be at least 21 days after date  
of this notice11/25/2018Last 4 digits of any number you use to  
identify the debtor's account: \_\_\_\_\_5978**New total payment:**

Principal, interest, and escrow, if any

\$ 779.66**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☐ No☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Interest rate change for HELOC from a regular change in the applicable index, and rate change is reflected in normal monthly statement.

Current interest rate: 3.99 %New interest rate: 4.24 %Current principal and interest payment: \$ 710.02New principal and interest payment: \$ 779.66**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☐ No☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)Reason for change: NUMBER OF DAYS IN BILLING CYCLE HAS CHANGEDCurrent mortgage payment: \$ 710.02New mortgage payment: \$ 779.66

Debtor 1 Daniel Hojlo Case number (if known) 18-16102  
First Name Middle Name Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Essa Gye Date 11/01/2018  
Signature

Print: Essa Gye Title AVP; Bankruptcy Specialist

Company Bank of America

Address 16001 N. Dallas Pkwy  
Number Street  
Addison, TX 75001  
City State ZIP Code

Contact phone (214) 209-5218 Email essa.gye@bankofamerica.com

UNITED STATES BANKRUPTCY COURT

EASTERN DISTRICT OF PENNSYLVANIA ( PHILADELPHIA DIVISION)

Chapter: 13 No. 18-16102

In re:  
Daniel Hojlo

Judge: ERIC L. FRANK

Debtor(s).

**CERTIFICATE OF SERVICE**

I hereby certify that on 11/01/2018, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre-paid, or via filing with the US Bankruptcy Court's CM ECF system.

By U.S. Postal Service First Class Mail Postage Prepaid:

Debtor: Daniel Hojlo  
607 Bellflower Blvd  
Warrington, PA 18976-1658

Debtor's Attorney: JEFFERY A. FOURNIER  
2480B Durham Rd  
Bristol, PA 19007-6902

Trustee: WILLIAM C. MILLER, ESQ.  
PO Box 1229  
Philadelphia, PA 19105-1229

/s/ Irene Zhao

LCI  
(as Authorized Agent for Bank of America N.A.)  
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